

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF HAWAII**

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/5/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sr. Harold Douglas Pinnow	Hazel Ann Pinnow
PO Box 4261	PO Box 4261
Hilo, HI 96720	Hilo, HI 96720

Case Number: 10-02408	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-7437 xxx-xx-1724
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Attorney for Debtor(s) (name and address): Barbara L. Franklin 45-3438 Mamane Street, Bldg. 2 Honokaa, HI 96727 Telephone number: 808.775.0530	Bankruptcy Trustee (name and address): David C. Farmer David C. Farmer Attorney at Law LLC P.O. Box 4379 Honolulu, HI 96812-4379 Telephone number: 808 222.3133
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Meeting of Creditors

Date: **September 22, 2010**

Time: **10:00 AM**

Location: **Hilo State Office Building, 75 Aupuni Street, 1st Floor, Hilo, HI 96720**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/22/10

Deadline to Object to Exemptions:

Thirty (30) days after the conclusion of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1132 Bishop Street	For the Court:
Suite 250	Clerk of the Bankruptcy Court:
Honolulu, HI 96813	Michael B. Dowling
Telephone number: (808) 522-8100	

Hours Open: Monday – Friday 8:30 AM – 4:00 PM	Date: 8/5/10
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EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF NOTICE

District/off: 0975-1
Case: 10-02408

User: darlene
Form ID: b9a

Page 1 of 1
Total Noticed: 33

Date Rcvd: Aug 05, 2010

The following entities were noticed by first class mail on Aug 07, 2010.
db/jdb +Sr. Harold Douglas Pinnow, Hazel Ann Pinnow, PO Box 4261, Hilo, HI 96720-0261
aty +Barbara L. Franklin, 45-3438 Mamane Street, Bldg. 2, Honokaa, HI 96727-6941
1033360 Bank of America, PO Box 9301200, Los Angeles, CA 90070
1033367 +CU Hawaii FCU, 476 Hinano Street, Hilo, HI 96720-4499
1033369 +CU Hawaii Federal Credit Union, 476 Hinano Street, Hilo, HI 96720-4407
1033362 +Card Service Center, PO Box 6275, Sioux Falls, SD 57117-6275
1033363 +Cardworks Servicing, PO Box 9201, Old Bethpage, NY 11804-9001
1033366 +Client Services, 3451 Marry Truman Blvd., St. Charles, MO 63301-9816
1033370 +Gastroenterology Association, 134 Puu Honu Way, Hilo, HI 96720-2066
1033371 +Hawaii County Employee FCU, 131 Puu Honu Way, Hilo, HI 96720-2068
1033372 +Hawaii County Employees FCU, 131 Puu Honu Way, Hilo, HI 96720-2068
1033373 +IEG FCU, 375 Kekuanaoa Street, Hilo, HI 96720-4360
1033375 +Loretta Pinnow, RR3 Box 1121, Pahoa, HI 96778-7507
1033378 +MRS Associates, Inc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
1033380 +NCO Financial, 507 Prudential Road, Horsham, PA 19044-2368
1033379 Nationwide Credit, 2015 Vaughn Road, Suite 400, Kennesaw, GA 30144-7802
1033381 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
1033382 +Pacific Sleep Tech, 98-1247 Kaahumanu Street, #106, Aiea, HI 96701-5310
1033386 +The Endoscopy Center, 134 Puu Honu Way, Hilo, HI 96720-2066
1033388 William W. Siegel & Associates, PO Box 9006, Smith-Town, NY 11787-9006

The following entities were noticed by electronic transmission on Aug 06, 2010.

tr EDI: BDCFARMER.COM Aug 06 2010 07:38:00 David C. Farmer,
David C. Farmer Attorney at Law LLLC, P.O. Box 4379, Honolulu, HI 96812-4379
1033356 EDI: AMEREXPR.COM Aug 06 2010 07:33:00 American Express, Box 0001,
Los Angeles, CA 90096-8000
1033357 +EDI: AMEREXPR.COM Aug 06 2010 07:33:00 American Express, PO Box 297879,
Ft. Lauderdale, FL 33329-7879
1033358 +EDI: BANKAMER.COM Aug 06 2010 07:38:00 Bank of America, PO Box 301200,
Los Angeles, CA 90030-1200
1033361 EDI: CAPITALONE.COM Aug 06 2010 07:33:00 Capital One Bank USA N.A., P. O. Box 60599,
City of Industry, CA 91716-0599
1033364 EDI: CHASE.COM Aug 06 2010 07:33:00 Chase Card Services, P.O. Box 94014,
Palatine, IL 60094-4014
1033365 EDI: CITICORP.COM Aug 06 2010 07:33:00 Citicards, P.O. Box 6000, The Lakes, NV 89163-6000
1033374 EDI: IRS.COM Aug 06 2010 07:38:00 Internal Revenue Service, PO Box 21126,
Philadelphia, PA 19114
1033376 +EDI: TSY2.COM Aug 06 2010 07:33:00 Macy's, PO Box 689195, Des Moines, IA 50368-9195
1033377 EDI: MERRICKBANK.COM Aug 06 2010 07:38:00 Merrick Bank, PO Box 5721,
Hicksville, NY 11802-5721
1033383 EDI: SEARS.COM Aug 06 2010 07:33:00 Sears Card, PO Box 688956, Des Moines, IA 50368-8956
1033384 EDI: SEARS.COM Aug 06 2010 07:33:00 Sears Mastercard, PO Box 688957,
Des Moines, IA 50368-8957
1033387 EDI: URSSI.COM Aug 06 2010 07:38:00 United Recovery Systems, PO Box 722910,
Houston, TX 77272-2910

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
1033359* Bank of America, PO Box 301200, Los Angeles, CA 90030-1200
1033368* +CU Hawaii FCU, 476 Hinano Street, Hilo, HI 96720-4499
1033385* +Sears Mastercard, PO Box 688957, Des Moines, IA 50368-8957

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2010

Signature:

